



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [WEBSTER FINANCIAL CORPORATION](#)

City/State [STAMFORD, CT](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [69,052,567](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WEBSTER FINANCIAL CORPORATION
200 ELM STREET
STAMFORD, CT 06902

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	63,325,655	33,797,682	34,186,197	32,215,931	29,081,160
Net income (\$000)	399,532	297,826	408,864	220,621	382,723
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.11	2.79	75	2.70	2.65	51	2.68	2.60	52	2.81	2.77	46	3.37	3.01	65
+ Non-interest income	0.70	0.94	41	0.91	1.09	48	0.93	1.04	51	0.88	1.21	38	0.97	1.32	41
- Overhead expense	2.22	2.18	57	2.19	2.21	52	2.18	2.17	53	2.36	2.57	44	2.46	2.69	39
- Provision for credit losses	0.50	0.10	93	-0.16	-0.12	38	-0.16	-0.09	32	0.43	0.51	38	0.13	0.15	53
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0	0.02	27	0	0.01	45
+ Other tax equivalent adjustments	0	0	82	0	0	49	0	0	46	0	0	80	0.05	0	95
= Pretax net operating income (tax equivalent)	1.09	1.46	13	1.57	1.76	38	1.59	1.66	48	0.90	1.04	36	1.80	1.56	70
Net operating income	0.84	1.10	15	1.17	1.34	38	1.20	1.26	48	0.68	0.81	33	1.32	1.19	62
Net income	0.84	1.10	15	1.17	1.34	38	1.20	1.26	48	0.68	0.82	32	1.32	1.19	62
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.64	3.36	71	2.98	3.12	38	2.95	3.06	39	3.33	3.55	31	4.31	4.41	45
Interest expense	0.25	0.35	36	0.14	0.26	22	0.13	0.25	22	0.36	0.52	31	0.73	1.08	26
Net interest income (tax equivalent)	3.39	3.01	76	2.85	2.85	44	2.82	2.80	46	2.96	3.01	40	3.59	3.33	60
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.15	0.09	75	0.03	0.12	24	0.02	0.11	22	0.21	0.27	51	0.21	0.21	59
Earnings coverage of net loan and lease losses (X)	15.24	36.38	39	69.44	26.30	83	125.21	39.72	84	9.27	22.91	41	12.77	24.40	47
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.17	59	1.46	1.32	67	1.35	1.23	66	1.66	1.58	64	1.04	0.83	75
Allowance for loan and lease losses / Total loans and leases	1.20	1.15	59	1.46	1.30	67	1.35	1.20	67	1.66	1.55	66	1.04	0.81	77
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.42	0.39	61	0.48	0.58	47	0.51	0.49	57	0.79	0.71	62	0.78	0.57	74
30–89 days past due loans and leases / Total loans and leases	0.09	0.33	19	0.08	0.29	12	0.09	0.32	14	0.15	0.39	19	0.21	0.43	26
Liquidity and Funding															
Net noncore funding dependence	8.22	5.89	64	-3.94	-3.31	47	2.73	-2.33	67	7.55	3.20	67	15.98	14.45	57
Net short-term noncore funding dependence	7.36	0.87	78	-6.02	-9.17	54	1.11	-7.71	74	5.42	-4.76	84	12.50	3.38	76
Net loans and leases / Total assets	68.43	63.09	63	60.19	58.81	53	62.94	58.67	62	65.26	61.58	55	65.30	63.77	41
Capitalization															
Tier 1 leverage ratio	8.98	9.22	43	8.37	9.07	30	8.47	8.98	36	8.32	9.13	27	8.96	9.76	31
Holding company equity capital / Total assets	11.33	9.68	76	9.57	10.79	30	9.85	10.71	35	9.91	11.16	33	10.54	12.43	28
Total equity capital (including minority interest) / Total assets	11.33	9.81	74	9.57	10.91	27	9.85	10.82	34	9.91	11.29	31	10.54	12.57	25
Common equity tier 1 capital / Total risk-weighted assets	10.81	11.79	38	11.77	12.64	40	11.72	12.42	41	11.35	12.38	35	11.56	12.17	44
Net loans and leases / Equity capital (X)	6.04	6.64	39	6.29	5.47	69	6.39	5.53	66	6.59	5.58	74	6.19	5.21	74
Cash dividends / Net income	47.51	31.93	83	38.54	27.22	74	37.44	28.27	69	69.46	42.30	87	38.97	33.12	60
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	95.21	6.04	99	7.04	9.51	44	6.97	10.50	44	7.28	16.68	21	10.11	9.26	65
Equity capital	131.13	-3.83	99	5.17	7.52	47	6.30	7.46	58	0.84	6.99	20	11.13	10.49	69
Net loans and leases	121.93	14.48	98	-1.05	-0.66	56	3.17	3.36	54	7.22	9.07	49	8.75	9.10	64
Noncore funding	254.29	36.20	93	-50.70	-21.64	11	-43.88	-14.79	16	-41.30	-12.18	16	19.22	6.59	78
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	12.75	11.91	65	14.38	10.65	72	14.12	10.95	70	15.16	13.56	68	14.44	13.04	69
Equity investment in subsidiaries / Equity capital	107.52	104.01	71	102.71	103.15	51	102.64	103.22	52	103.35	102.81	57	96.08	103.22	12
Cash from ops + noncash items + op expense / Op expense + dividends	-104.11	118.32	6	112.30	155.61	38	110.89	154.48	33	34.51	147.24	3	216.84	190.27	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,301,913	571,406	760,681	787,518	925,085	127.84	148.67
Income from lease financing receivables.....	14,856	5,617	7,482	7,074	5,449	164.48	268.64
Fully taxable income on loans and leases.....	1,266,758	571,588	761,032	786,672	925,757	121.62	141.14
Tax-exempt income on loans and leases.....	50,011	5,435	7,131	7,920	4,777	820.17	2106.04
Estimated tax benefit on income on loans and leases.....	19,163	1,901	2,498	2,723	3,882	908.18	1208.96
Income on loans and leases (tax equivalent).....	1,335,932	578,924	770,661	797,315	934,416	130.76	152.52
Investment interest income (tax equivalent).....	241,617	136,853	183,806	215,260	240,260	76.55	52.40
Interest on balances due from depository institutions.....	4,719	1,419	1,875	245	1,205	232.56	904.04
Interest income on other earning assets.....	4,768	910	1,223	3,201	4,963	423.96	0.72
Total interest income (tax equivalent).....	1,587,036	718,106	957,565	1,016,021	1,180,844	121.00	129.08
Interest on time deposits of \$250K or more	620	666	755	4,846	11,726	-6.91	-90.67
Interest on time deposits < \$250K.....	4,266	5,415	6,368	27,610	48,555	-21.22	-62.45
Interest on foreign office deposits	113	186	295	662	2,414	-39.25	-18.12
Interest on other deposits	52,350	9,838	12,713	34,778	66,882	432.12	95.84
Interest on other borrowings and trading liabilities.....	37,737	16,412	21,624	42,762	69,889	129.94	-8.54
Interest on subordinated debt and mandatory convertible securities	14,146	0	0	0	0		
Total interest expense.....	109,232	32,517	41,755	110,658	199,466	235.92	26.81
Net interest income (tax equivalent).....	1,477,804	685,589	915,810	905,363	981,378	115.55	143.60
Non-interest income.....	331,573	229,783	318,686	283,479	281,362	44.30	73.32
Adjusted operating income (tax equivalent)	1,809,377	915,372	1,234,496	1,188,842	1,262,740	97.67	126.75
Overhead expense.....	1,054,659	556,198	745,479	760,881	716,625	89.62	114.99
Provision for credit losses.....	237,619	-40,085	-54,151	137,750	37,800		751.68
Securities gains (losses)	0	0	0	8	29		
Other tax equivalent adjustments	2	0	0	1	15,220		
Pretax net operating income (tax equivalent).....	517,951	399,210	543,674	290,220	523,564	29.74	85.40
Applicable income taxes	85,281	93,968	124,997	59,353	103,969	-9.24	4.87
Tax equivalent adjustments	33,138	7,416	9,813	10,246	36,872	346.84	164.91
Applicable income taxes (tax equivalent).....	118,419	101,384	134,810	69,599	140,841	16.80	26.20
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	399,532	297,826	408,864	220,621	382,723	34.15	115.33
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	399,532	297,826	408,864	220,621	382,723	34.15	115.33
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	399,532	297,826	408,864	220,621	382,723	34.15	115.33
Investment securities income (tax equivalent).....	241,617	136,853	183,806	215,260	240,260	76.55	52.40
US Treasury and agency securities (excluding mortgage-backed securities)	10,084	0	392	0	253		62925.00
Mortgage-backed securities	164,542	114,664	154,160	183,175	194,534	43.50	40.11
All other securities	66,991	22,189	29,254	32,085	45,473	201.91	63.06
Cash dividends declared.....	189,805	114,788	153,098	153,239	149,161	65.35	145.96
Common	178,049	108,881	145,223	145,364	141,286	63.53	150.43
Preferred.....	11,756	5,907	7,875	7,875	7,875	99.02	93.61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis**Percent of Average Assets**

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturities securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
BHC	Peer # 1	Pct												
3.34	3.12	69	2.83	2.90	46	2.80	2.85	45	3.15	3.27	39	4.06	4	56
0.23	0.33	37	0.13	0.24	23	0.12	0.23	22	0.34	0.48	32	0.69	0.98	30
3.11	2.79	75	2.70	2.65	51	2.68	2.60	52	2.81	2.77	46	3.37	3.01	65
0.70	0.94	41	0.91	1.09	48	0.93	1.04	51	0.88	1.21	38	0.97	1.32	41
3.81	3.77	63	3.61	3.80	43	3.61	3.70	48	3.69	4.04	34	4.34	4.41	46
2.22	2.18	57	2.19	2.21	52	2.18	2.17	53	2.36	2.57	44	2.46	2.69	39
0.50	0.10	93	-0.16	-0.12	38	-0.16	-0.09	32	0.43	0.51	38	0.13	0.15	53
0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
0	0	45	0	0.01	24	0	0.01	23	0	0.02	30	0	0.01	46
0	0	82	0	0	49	0	0	46	0	0	80	0.05	0	95
1.09	1.46	13	1.57	1.76	38	1.59	1.66	48	0.90	1.04	36	1.80	1.56	70

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

0.25	0.34	17	0.40	0.41	54	0.39	0.38	60	0.22	0.23	44	0.48	0.36	84
0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
0.84	1.10	15	1.17	1.34	38	1.20	1.26	48	0.68	0.81	33	1.32	1.19	62

Plus: Net extraordinary items.....
 Equals: Net income

Memo: Net income (last four quarters)

Net income-BHC and noncontrolling (minority) interest

0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
0.84	1.10	15	1.17	1.34	38	1.20	1.26	48	0.68	0.82	32	1.32	1.19	62
0.91	1.10	21	1.07	1.30	27	1.20	1.26	48	0.68	0.82	32	1.32	1.19	62
0.84	1.11	13	1.17	1.35	37	1.20	1.27	47	0.68	0.83	32	1.32	1.20	62

Margin Analysis

Average earning assets / Average assets

Average interest-bearing funds / Average assets.....

Interest income (tax equivalent) / Average earning assets

Interest expense / Average earning assets.....

Net interest income (tax equivalent) / Average earning assets

91.75	92.93	31	94.99	93.09	73	95.02	93.08	75	94.84	92.32	81	94.12	91.05	81
61.99	60.58	63	68.91	61.98	78	68.51	61.99	75	71.03	64.06	79	73.83	65.57	80
3.64	3.36	71	2.98	3.12	38	2.95	3.06	39	3.33	3.55	31	4.31	4.41	45
0.25	0.35	36	0.14	0.26	22	0.13	0.25	22	0.36	0.52	31	0.73	1.08	26
3.39	3.01	76	2.85	2.85	44	2.82	2.80	46	2.96	3.01	40	3.59	3.33	60

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances

Federal funds sold and reverse repos

Trading assets

Total earning assets

4.23	4.24	58	3.59	4.07	25	3.57	4.01	26	3.72	4.27	17	4.86	5.09	40
1.19	0.79	90	0.14	0.13	75	0.17	0.14	82	0.18	0.27	26	0.85	2.04	10
0	1.05	8	0	0.25	21	0	0.25	19	0.26	0.68	32	1.55	2.44	18
0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
3.57	3.33	68	2.95	3.09	39	2.92	3.04	38	3.29	3.51	31	4.24	4.36	42

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities

2.16	1.96	71	2.07	1.77	74	2	1.77	68	2.51	2.25	73	3.09	2.76	80
1.29	1.38	40		1.23		0.39	1.14	11		1.75		2.70	2.32	77
2	1.87	62	1.86	1.55	81	1.82	1.57	77	2.33	2.05	76	2.79	2.61	73
2.51	2.89	34	3.78	2.85	81	3.79	2.81	80	3.80	3.24	74	5.15	4.06	83

Interest-bearing deposits.....
 Time deposits of \$250K or more

Time deposits < \$250K.....
 Other domestic deposits

Foreign deposits

0.20	0.35	33	0.10	0.22	21	0.09	0.21	21	0.33	0.53	28	0.69	1.10	21
0.26	0.61	11	0.26	0.70	9	0.24	0.66	6	0.95	1.42	15	1.87	1.96	38
0.28	0.58	20	0.43	0.67	23	0.39	0.62	23	1.29	1.36	43	1.97	1.82	56
0.21	0.31	41	0.07	0.16	22	0.06	0.15	21	0.20	0.36	20	0.44	0.93	13
0.15	0.52	25	0.16	0.12	66	0.16	0.14	62	0.59	0.42	71	1.72	1.19	80

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities

All interest-bearing funds.....

1.31	0.88	77	0.57	0.18	90	0.56	0.17	90	0.47	0.62	52	1.78	1.86	48
1.94	1.55	69	2.60	1.29	90	2.65	1.27	90	2.58	1.50	88	2.69	2.38	67
0.37	0.54	32	0.19	0.38	18	0.18	0.37	18	0.48	0.74	24	0.93	1.49	19

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		331,573		229,783		318,686		283,479		281,362		
Fiduciary activities income		7,200		7,745		10,500		9,182		8,882		
Service charges on deposit accounts - domestic		73,708		61,044		82,284		82,673		91,430		
Trading revenue.....		27,853		7,387		10,771		8,197		8,773		
Investment banking fees and commissions.....		25,841		21,655		29,080		23,576		23,868		
Insurance activities revenue.....		207		74		78		195		224		
Venture capital revenue.....		0		6,098		11,512		2,467		-256		
Net servicing fees		6,132		306		692		-764		1,526		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		4,762		7,192		11,194		20,939		7,998		
Other non-interest income.....		185,870		118,282		162,575		137,014		138,917		
Total overhead expenses		1,054,659		556,198		745,479		760,881		716,625		
Personnel expense.....		544,866		310,772		420,092		428,964		395,085		
Net occupancy expense.....		210,113		103,697		138,512		153,049		134,551		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		23,700		3,395		4,513		4,160		3,847		
Other operating expenses.....		275,980		138,334		182,362		174,708		183,142		
Fee income on mutual funds and annuities.....		14,246		10,160		13,455		12,512		14,330		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		4,022		2,846		2,819		3,277		3,298		
Average personnel expense per employee.....		135.47		109.20		149.02		130.90		119.80		
Average assets per employee.....		15,744.82		11,875.50		12,127.07		9,830.92		8,817.82		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	4.30	2.43	76	4.42	2.14	79	4.22	2.17	80	4.41	2.02	81
Overhead expenses / Net Interest Income + non-interest income	59.38	58.02	55	61.26	58.85	58	60.87	59.28	51	64.56	62.28	62
Percent of Average Assets												
Total overhead expense	2.22	2.18	57	2.19	2.21	52	2.18	2.17	53	2.36	2.57	44
Personnel expense.....	1.15	1.20	48	1.23	1.23	51	1.23	1.21	58	1.33	1.30	54
Net occupancy expense.....	0.44	0.22	96	0.41	0.24	95	0.41	0.23	96	0.48	0.26	96
Other operating expenses.....	0.63	0.73	42	0.56	0.72	29	0.55	0.72	25	0.56	0.94	13
Overhead less non-interest income	1.52	1.22	75	1.29	1.08	65	1.25	1.10	60	1.48	1.25	72
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	58.29	57.55	52	60.76	58.34	59	60.39	58.83	51	64	61.82	62
Personnel expense.....	30.11	31.86	36	33.95	32.89	53	34.03	32.93	49	36.08	32.36	69
Net occupancy expense.....	11.61	5.98	96	11.33	6.26	96	11.22	6.23	96	12.87	6.58	96
Other operating expenses.....	16.56	19.14	31	15.48	18.68	28	15.14	19.18	20	15.05	22.28	12
Total non-interest income	18.33	24.10	39	25.10	28.20	46	25.82	27.67	51	23.84	28.83	43
Fiduciary activities income	0.40	2.13	34	0.85	2.27	38	0.85	2.20	41	0.77	2.09	37
Service charges on domestic deposit accounts	4.07	3.30	60	6.67	3.25	93	6.67	3.27	93	6.95	3.27	93
Trading revenue.....	1.54	0.57	84	0.81	0.68	71	0.87	0.62	75	0.69	1.28	61
Investment banking fees and commissions.....	1.43	2.15	50	2.37	2.46	65	2.36	2.58	65	1.98	2.46	59
Insurance activities revenue.....	0.01	0.36	39	0.01	0.38	31	0.01	0.36	31	0.02	0.41	35
Venture capital revenue.....	0	0.01	44	0.67	0.03	93	0.93	0.04	93	0.21	0.01	92
Net servicing fees	0.34	1.23	50	0.03	0.56	29	0.06	0.60	31	-0.06	0.01	25
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.26	1.19	30	0.79	3.64	28	0.91	3.30	31	1.76	3.92	44
Other non-interest income.....	10.27	8.80	71	12.92	9.39	77	13.17	9.27	78	11.52	9.65	68
Overhead less non-interest income	39.96	32.79	72	35.66	29.67	65	34.57	30.52	59	40.16	31.93	72
Applicable income taxes / Pretax net operating income (tax equivalent).....	16.47	21.50	10	23.54	21.49	71	22.99	21.18	72	20.45	18.63	58
Applicable income tax + TE / Pretax net operating income + TE	22.86	23.57	43	25.40	23.11	79	24.80	22.67	79	23.98	21.18	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	28,259,979	13,361,037	13,621,893	13,009,841	13,093,625	111.51	147.71	
Commercial and industrial loans	13,906,040	7,037,190	7,422,099	7,457,687	5,953,698	97.61	167.31	
Loans to individuals	61,367	96,349	84,654	155,348	219,580	-36.31	-75.35	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	0	
Agricultural loans	0	0	0	0	0	0	0	
Other loans and leases	5,597,387	1,110,728	1,147,777	1,037,069	808,487	403.94	803.07	
Less: Unearned income	0	0	0	0	0	0	0	
Loans and leases, net of unearned income	47,824,773	21,605,304	22,276,423	21,659,945	20,075,390	121.36	173.61	
Less: Allowance for loan and lease losses	574,325	314,922	301,187	359,431	209,096	82.37	184.60	
Net loans and leases	47,250,448	21,290,382	21,975,236	21,300,514	19,866,294	121.93	173.48	
Debt securities that reprice or mature in over 1 year	13,889,845	8,945,369	10,002,891	8,330,450	7,767,238	55.27	122.78	
Mutual funds and equity securities	522	1,323	1,877	0	0	-60.54		
Subtotal	61,140,815	30,237,074	31,980,004	29,630,964	27,633,532	102.20	160.04	
Interest-bearing bank balances	455,275	2,484,818	339,912	130,947	123,884	-81.68	299.27	
Federal funds sold and reverse repos	375	380	378	385	387	-1.32	0.27	
Debt securities that reprice or mature within 1 year	701,246	451,616	430,302	564,514	452,513	55.27	-17.86	
Trading assets	16,613	172,580	133,401	291,436	132,697	-90.37	-52.96	
Total earning assets	62,314,324	33,346,468	32,883,997	30,618,246	28,343,013	86.87	154.18	
Non-interest-bearing cash and due from depository institutions	157,475	118,961	121,280	132,535	134,614	32.38	23.18	
Premises, fixed assets, and leases	434,721	209,573	204,557	226,743	270,413	107.43	233.48	
Other real estate owned	2,111	2,439	2,812	2,134	6,203	-13.45	-57.66	
Investment in unconsolidated subsidiaries	27,615	15,612	16,377	13,232	12,348	76.88	1090.30	
Intangible and other assets	6,116,530	1,681,439	1,686,790	1,647,262	1,656,970	263.77	286.35	
Total assets	69,052,567	35,374,258	34,915,599	32,639,853	30,423,561	95.21	161.92	
Quarterly average assets	68,587,618	34,840,305	35,351,743	32,818,438	30,295,123	96.86	160.52	
Average loans and leases (YTD)	42,099,958	21,491,403	21,596,153	21,411,691	19,227,707	95.89	143.98	
Memoranda								
Loans held-for-sale	898	24,969	4,694	14,012	36,053	-96.40	-97.27	
Loans not held-for-sale	47,823,875	21,580,335	22,271,729	21,645,933	20,039,337	121.61	174.12	
Real estate loans secured by 1–4 family	9,396,223	6,894,797	7,087,648	6,701,159	7,130,723	36.28	36.40	
Commercial real estate loans	18,863,602	6,466,240	6,534,245	6,308,641	5,962,853	191.72	317.41	
Construction and land development	1,439,015	418,814	573,335	525,003	409,448	243.59	263.25	
Multifamily	6,231,837	1,138,232	1,141,658	970,881	1,001,097	447.50	617.48	
Nonfarm nonresidential	11,192,750	4,909,194	4,819,252	4,812,757	4,552,308	128.00	243.91	
Real estate loans secured by farmland	154	0	0	41	49		133.33	
Total investment securities	14,591,613	9,398,308	10,435,070	8,894,964	8,219,751	55.26	105.85	
U.S. Treasury securities	713,263	0	396,966	0	0		19734.90	
US agency securities (excluding mortgage-backed securities)	269,028	0	0	0	0			
Municipal securities	2,627,535	707,552	705,918	739,507	740,431	271.36	272.48	
Mortgage-backed securities	10,260,024	8,650,229	9,295,012	8,065,954	7,364,875	18.61	70.29	
Asset-backed securities	7,203	24,967	21,847	76,383	92,205	-71.15	-97.38	
Other debt securities	714,038	14,237	13,450	13,120	22,240	4915.37	794.62	
Mutual funds and equity securities	522	1,323	1,877	0	0	-60.54		
Available-for-sale securities	8,085,044	3,410,443	4,234,854	3,326,776	2,925,833	137.07	212.02	
U.S. Treasury securities	713,263	0	396,966	0	0		19734.90	
US agency securities (excluding mortgage-backed securities)	269,028	0	0	0	0			
Municipal securities	1,697,145	0	0	0	0			
Mortgage-backed securities	4,684,367	3,371,239	3,802,591	3,237,273	2,811,388	38.95	109.76	
Asset-backed securities	7,203	24,967	21,847	76,383	92,205	-71.15	-97.38	
Other debt securities	714,038	14,237	13,450	13,120	22,240	4915.37	794.62	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-855,928	152,898	82,597	267,176	86,735			
Available-for-sale securities appreciation (depreciation)	-941,760	44,717	7,157	92,526	24,419			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	7,257,089	4,867,662	4,857,420	3,911,820	2,725,430	49.09	162.80	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	13,896,310	7,190,794	7,154,318	6,265,706	4,545,217	93.25	234.20
NOW, ATS and transaction accounts	9,197,135	782,804	4,743,887	750,038	614,783	1074.90	2979.66
Time deposits less brokered deposits < \$250K	1,647,314	1,397,380	1,325,476	1,176,533	1,738,886	17.89	62.55
MMDA and other savings accounts	28,347,135	20,168,358	16,151,077	17,836,595	15,062,346	40.55	99.92
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	53,087,894	29,539,336	29,374,758	26,028,872	21,961,232	79.72	170.18
Time deposits of \$250K or more	293,022	258,498	256,522	454,543	611,335	13.36	11.06
Foreign deposits	45,362	151,276	124,826	156,320	118,672	-70.01	-1.04
Federal funds purchased and repos	1,265,414	655,871	674,896	995,354	1,040,431	92.94	40.15
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	3,500,145	11	90	25,000	1,691,047	999999.00	297.52
Other borrowings w/remaining maturity over 1 year	494,001	601,629	497,994	600,127	897,027	-17.89	-36.32
Brokered deposits < \$250K	582,615	77,220	90,947	700,421	635,871	654.49	-35.26
Noncore funding	6,180,559	1,744,505	1,645,275	2,931,765	4,994,383	254.29	63.99
Trading liabilities	409,897	10,172	13,301	347	3,900	3929.66	2413.16
Subordinated notes and debentures + trust preferred securities	592,782	77,320	77,320	77,320	77,320	666.66	666.66
Other liabilities	955,025	616,736	366,620	366,924	178,956	54.85	346.26
Total liabilities	61,226,157	31,988,069	31,477,274	29,405,228	27,215,791	91.40	158.06
Equity Capital							
Perpetual preferred stock (including surplus)	283,979	145,037	145,037	145,037	145,037	95.80	131.42
Common stock	1,828	937	937	937	937	95.09	95.09
Common surplus	6,161,297	1,104,885	1,108,594	1,109,532	1,113,250	457.64	448.31
Retained earnings	2,543,015	2,260,560	2,333,288	2,077,522	2,061,352	12.49	65.61
Accumulated other comprehensive income	-736,901	1,508	-22,580	42,256	-36,072		
Other equity capital components	-426,808	-126,738	-126,951	-140,659	-76,734		
Total holding company equity capital	7,826,410	3,386,189	3,438,325	3,234,625	3,207,770	131.13	196.59
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	7,826,410	3,386,189	3,438,325	3,234,625	3,207,770	131.13	196.59
Total liabilities and capital	69,052,567	35,374,258	34,915,599	32,639,853	30,423,561	95.21	161.92
Memoranda							
Non-interest-bearing deposits	13,896,938	7,190,794	7,154,318	6,265,709	4,545,232	93.26	234.22
Interest-bearing deposits	40,111,955	22,835,536	22,692,735	21,074,447	18,781,878	75.66	140.18
Total deposits	54,008,893	30,026,330	29,847,053	27,340,156	23,327,110	79.87	158.93
Long-term debt that reprices within 1 year	0	0	0	150,000	150,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,438,325	3,234,625	3,234,625	3,207,770	2,886,515		
Accounting restatements	0	0	0	-51,213	-513		
Net income	399,532	297,826	408,864	220,621	382,723		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	54,366	13,545	17,154	12,419	13,245		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	341,811	4,271	4,384	80,061	19,619		
Changes incident to business combinations	5,180,124	0	0	0	0		
Less: Dividends declared	189,805	114,788	153,098	153,239	149,161		
Change in other comprehensive income	-714,321	-40,748	-64,836	78,328	94,580		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	7,826,410	3,386,189	3,438,325	3,234,625	3,207,770		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	40.93	39.88	48	37.77	36.06	50	39.01	36.25	54	39.86	36.22	50	43.04	37.78	53
Commercial and industrial loans	20.14	11.23	86	19.89	11.11	88	21.26	10.76	90	22.85	13.52	90	19.57	12.02	82
Loans to individuals	0.09	3.58	13	0.27	3.60	20	0.24	3.36	20	0.48	3.40	26	0.72	4.20	29
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	8.11	4.52	76	3.14	4.26	52	3.29	4.47	52	3.18	4.63	51	2.66	5.01	38
Net loans and leases.....	68.43	63.09	63	60.19	58.81	53	62.94	58.67	62	65.26	61.58	55	65.30	63.77	41
Debt securities over 1 year.....	20.11	18.76	57	25.29	18.32	72	28.65	19.46	77	25.52	15.55	89	25.53	14.60	89
Mutual funds and equity securities	0	0.05	27	0	0.05	36	0.01	0.06	35	0	0.05	13	0	0.06	13
Subtotal	88.54	83.05	72	85.48	78.17	78	91.59	79.22	96	90.78	78.16	96	90.83	79.65	96
Interest-bearing bank balances	0.66	3.61	14	7.02	9.37	36	0.97	8.50	6	0.40	7.51	2	0.41	3.06	11
Federal funds sold and reverse repos	0	0.52	57	0	0.53	59	0	0.54	60	0	0.82	56	0	1.57	56
Debt securities 1 year or less	1.02	1.71	46	1.28	1.51	57	1.23	1.56	58	1.73	1.68	62	1.49	1.91	56
Trading assets	0.02	0.59	48	0.49	0.58	69	0.38	0.49	70	0.89	1.01	72	0.44	1.19	67
Total earning assets.....	90.24	90.76	46	94.27	91.57	80	94.18	91.77	77	93.81	91.05	79	93.16	89.53	84
Non-interest cash and due from depository institutions.....	0.23	0.98	6	0.34	0.99	6	0.35	0.82	12	0.41	1.07	6	0.44	1.14	8
Other real estate owned.....	0	0.01	45	0.01	0.01	46	0.01	0.01	58	0.01	0.02	34	0.02	0.03	50
All other assets.....	9.53	8.19	69	5.40	7.39	26	5.47	7.35	26	5.79	7.82	27	6.40	9.27	19
Memoranda															
Short-term investments	1.68	6.75	18	8.30	12.31	34	2.21	11.47	5	2.13	11.17	7	1.90	7.63	23
U.S. Treasury securities.....	1.03	1.98	49	0	1.18	12	1.14	1.47	65	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.39	0.81	50	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	3.81	1.69	80	2	1.70	61	2.02	1.73	61	2.27	1.69	67	2.43	1.34	73
Mortgage-backed securities	14.86	12.93	62	24.45	13.46	86	26.62	14.14	90	24.71	11.75	93	24.21	11.44	94
Asset-backed securities	0.01	0.85	37	0.07	0.47	58	0.06	0.50	57	0.23	0.32	70	0.30	0.28	72
Other debt securities	1.03	0.51	76	0.04	0.51	37	0.04	0.53	35	0.04	0.42	42	0.07	0.39	48
Loans held-for-sale.....	0	0.30	18	0.07	0.50	33	0.01	0.55	23	0.04	0.52	24	0.12	0.39	41
Loans held for investment	69.26	63.03	66	61.01	58.34	57	63.79	58.06	64	66.32	61.72	60	65.87	63.50	43
Real estate loans secured by 1–4 family	13.61	12.79	57	19.49	11.57	84	20.30	11.46	86	20.53	11.91	88	23.44	13.29	86
Revolving	1.72	1.52	60	3.20	1.44	84	3.15	1.42	87	3.82	1.66	90	4.58	2.07	88
Closed-end, secured by first liens	11.55	10.86	57	15.67	9.73	81	16.56	9.67	83	15.87	9.81	82	17.78	10.69	80
Closed-end, secured by junior liens	0.34	0.19	81	0.62	0.19	88	0.59	0.17	90	0.84	0.22	90	1.08	0.28	92
Commercial real estate loans	27.32	24.89	56	18.28	22.35	38	18.71	22.69	39	19.33	22.22	39	19.60	22.23	44
Construction and land development	2.08	3.92	38	1.18	3.40	24	1.64	3.34	34	1.61	3.40	30	1.35	3.44	31
Multifamily	9.02	3.87	85	3.22	3.32	60	3.27	3.57	59	2.97	3.12	57	3.29	3.01	64
Nonfarm nonresidential	16.21	15.73	52	13.88	14.65	46	13.80	14.57	48	14.75	14.72	48	14.96	14.69	52
Real estate loans secured by farmland.....	0	0.34	18	0	0.35	8	0	0.30	8	0	0.33	17	0	0.36	19

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Loan Mix, Percent of Gross Loans and Leases														
Real estate loans	59.09	62.29	39	61.84	60.51	45	61.15	61.05	42	60.06	57.15	46	65.22	57.46	51
Real estate loans secured by 1–4 family.....	19.65	20.65	45	31.91	20	84	31.82	19.86	83	30.94	19.43	85	35.52	20.75	89
Revolving	2.48	2.39	56	5.24	2.47	87	4.94	2.43	83	5.75	2.64	89	6.94	3.15	90
Closed-end.....	17.17	18.01	44	26.67	17.35	78	26.88	17.24	80	25.19	16.59	81	28.58	17.39	85
Commercial real estate loans	39.44	38.12	46	29.93	37.13	36	29.33	37.86	35	29.13	34.63	37	29.70	33.52	43
Construction and land development.....	3.01	6.10	36	1.94	5.69	20	2.57	5.65	29	2.42	5.26	28	2.04	5.09	28
1–4 family.....	0.24	1.40	30	0.44	1.19	43	0.49	1.18	46	0.32	0.93	35	0.27	0.94	34
Other.....	2.77	4.62	39	1.49	4.46	19	2.09	4.40	29	2.10	4.19	30	1.77	4.02	28
Multifamily.....	13.03	5.86	85	5.27	5.41	61	5.12	5.78	55	4.48	4.96	53	4.99	4.69	62
Nonfarm nonresidential	23.40	24.30	45	22.72	24.45	45	21.63	24.56	41	22.22	22.93	45	22.68	22.15	50
Owner-occupied.....	4.41	8.11	31	6.15	8.31	36	6.10	8.29	38	6.13	7.68	39	5.97	7.72	40
Other.....	19	15.95	63	16.57	15.83	55	15.53	15.94	48	16.09	14.95	55	16.70	14.34	60
Real estate loans secured by farmland.....	0	0.55	18	0	0.61	8	0	0.54	8	0	0.54	17	0	0.55	19
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	29.08	18.37	83	32.57	19.45	84	33.32	18.86	85	34.43	22.17	85	29.66	19.53	81
Loans to individuals	0.13	6.24	12	0.45	6.58	18	0.38	6.24	18	0.72	6.13	24	1.09	7.13	26
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	11.70	8.16	73	5.14	8.42	49	5.15	8.75	48	4.79	9.09	44	4.03	9.85	36
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	438.08	411.16	52	427.37	383.43	55	426.98	391.81	53	437.61	381.27	54	456.15	391.26	56
Real estate loans secured by 1–4 family.....	145.66	133.66	62	220.54	124.74	85	222.16	126.06	84	225.41	125.03	88	248.41	138.18	87
Revolving	18.36	15.46	61	36.24	15.53	87	34.50	15.44	87	41.89	17.42	92	48.53	21.26	88
Closed-end.....	127.30	116.59	62	184.30	107.54	84	187.66	108.85	83	183.52	106.14	85	199.89	115.20	85
Commercial real estate loans	292.42	254.65	58	206.83	238.58	37	204.81	245.88	37	212.20	234.65	41	207.73	229.44	43
Construction and land development.....	22.31	39.81	37	13.40	36.07	25	17.97	35.95	33	17.66	35.62	32	14.26	34.95	33
1–4 family.....	1.75	9.02	33	3.07	7.44	45	3.41	7.42	46	2.36	6.34	39	1.88	6.61	38
Other.....	20.55	30.27	40	10.33	28.34	25	14.57	28.11	33	15.30	28.16	33	12.38	27.32	30
Multifamily.....	96.60	40.47	85	36.41	35.29	65	35.79	38.66	60	32.66	32.74	63	34.88	31.04	67
Nonfarm nonresidential	173.51	161.09	53	157.03	156.30	48	151.06	158.05	47	161.89	155.06	52	158.59	152.10	50
Owner-occupied.....	32.68	53.43	32	42.49	52.63	42	42.62	52.99	41	44.67	52.37	46	41.76	53.07	43
Other.....	140.83	105.96	67	114.53	100.99	57	108.44	102.54	53	117.22	100.54	58	116.83	97.41	60
Real estate loans secured by farmland.....	0	3.36	18	0	3.67	7	0	3.22	8	0	3.44	17	0	3.60	18
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	215.57	115.08	88	225.09	116.17	90	232.64	114.45	90	250.86	139.91	92	207.41	122.02	84
Loans to individuals	0.95	35.47	13	3.08	36.56	21	2.65	34.55	18	5.23	37.47	28	7.65	43.51	29
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	86.77	50.11	75	35.53	47.63	53	35.98	51.06	52	34.88	49.54	50	28.17	52.44	35
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.80	30.74	63	24.77	29.25	41	24.28	30.07	39	23.37	27.32	40	23.94	26.45	45
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	272.82	205.31	71	171.16	187.63	45	169.52	195.33	43	170.29	183.76	46	167.45	178.57	45
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	305.50	262.15	61	213.66	244.92	39	212.14	252.85	38	214.96	240.85	41	209.22	236.10	41

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	1.68	6.75	18	8.30	12.31	34	2.21	11.47	5	2.13	11.17	7	1.90	7.63	23
Liquid assets	15.57	23.63	32	29.63	29.12	50	26.44	29.03	43	24.19	26.22	51	23.23	22.44	63
Investment securities	21.13	20.98	54	26.57	20.37	69	29.89	21.63	71	27.25	17.85	84	27.02	16.99	88
Net loans and leases	68.43	63.09	63	60.19	58.81	53	62.94	58.67	62	65.26	61.58	55	65.30	63.77	41
Net loans, leases and standby letters of credit	68.98	63.92	65	60.81	59.61	54	63.58	59.49	62	65.89	62.48	56	65.92	64.84	40
Core deposits	76.88	74.28	49	83.51	75.52	84	84.13	75.71	86	79.75	70.67	76	72.18	63.09	66
Noncore funding	8.95	12.30	45	4.93	10.15	33	4.71	10.30	30	8.98	14.13	41	16.42	19.36	53
Time deposits of \$250K or more	0.42	1.67	12	0.73	1.67	26	0.73	1.58	25	1.39	2.11	39	2.01	2.94	38
Foreign deposits	0.07	0.33	82	0.43	0.33	84	0.36	0.34	83	0.48	0.36	82	0.39	0.43	82
Federal funds purchased and repos	1.83	1.24	75	1.85	1.19	77	1.93	1.23	76	3.05	1.47	80	3.42	1.94	76
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.83	0.58	82	1.85	0.54	84	1.93	0.54	85	3.05	0.54	89	3.42	0.48	90
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	5.07	2.18	82	0	0.88	25	0	1	25	0.08	1.24	30	5.56	3.01	80
Earning assets that reprice within 1 year	33.88	35.71	42	27.05	38.80	21	22.61	37.37	16	22.99	39.38	13	43.16	39.29	62
Interest-bearing liabilities that reprice within 1 year	3.08	6.79	23	4.55	6.64	43	4.49	6.39	45	6.66	8.20	51	8.62	10.19	48
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0.46	0.47	75	0.49	0.96	64
Net assets that reprice within 1 year	30.79	27.35	53	22.50	30.83	29	18.12	29.65	22	15.87	29.11	22	34.04	26.63	69
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.22	5.89	64	-3.94	-3.31	47	2.73	-2.33	67	7.55	3.20	67	15.98	14.45	57
Net short-term noncore funding dependence	7.36	0.87	78	-6.02	-9.17	54	1.11	-7.71	74	5.42	-4.76	84	12.50	3.38	76
Short-term investment / Short-term noncore funding	20.45	112.63	17	263.39	304.29	58	68.51	273.46	18	30.24	184.19	11	14.30	77.77	17
Liquid assets - short-term noncore funding / Nonliquid assets	8.74	24.05	33	37.63	36.72	55	31.56	36.68	48	22.62	28.18	49	13	16.97	50
Net loans and leases / Total deposits	87.49	79.04	69	70.91	73.05	46	73.63	72.79	53	77.91	79.43	44	85.16	90.31	34
Net loans and leases / Core deposits	89	86.19	58	72.07	78.83	40	74.81	78.25	48	81.83	88.34	40	90.46	103.93	31
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-14.45	-10.05	30	5.32	0.50	98	2.80	0.12	94	9.94	1.57	98	3.26	0.72	94
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.90	-19.27	59	1.56	1.06	68	0.24	-0.25	65	3.44	4.31	46	0.92	1.36	43
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	44.59	26.09	73	63.70	13.65	94	59.40	14.28	93	62.60	11.38	96	64.40	12.67	98
Available-for-sale securities	55.41	71.92	27	36.29	84.59	5	40.58	83.77	6	37.40	87.23	4	35.60	85.40	1
U.S. Treasury securities	4.89	9.62	48	0	6.01	12	3.80	6.70	58	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	1.84	4.10	49	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	18.01	8.02	78	7.53	8.38	62	6.76	8.22	60	8.31	9.83	57	9.01	7.75	64
Mortgage-backed securities	70.31	62.34	59	92.04	66.09	89	89.07	66.54	84	90.68	66.64	82	89.60	67.43	82
Asset-backed securities	0.05	4.33	37	0.27	2.45	57	0.21	2.50	56	0.86	1.91	66	1.12	1.66	68
Other debt securities	4.89	3.02	73	0.15	3.01	33	0.13	3.08	33	0.15	3.01	36	0.27	2.94	42
Mutual funds and equity securities	0	0.27	27	0.01	0.29	36	0.02	0.29	34	0	0.35	13	0	0.40	13
Debt securities 1 year or less	4.81	9.28	46	4.81	8.18	45	4.12	7.78	46	6.35	10.55	40	5.51	11.86	35
Debt securities 1 to 5 years	41.20	20.14	86	41.99	17.39	88	44.73	18.25	89	6.41	17.03	34	10.09	17.94	46
Debt securities over 5 years	53.99	68.28	22	53.19	72.07	19	51.13	71.11	19	87.24	69.86	71	84.40	66.02	72
Pledged securities	49.73	31.26	76	51.79	33.37	75	46.55	32.26	72	43.98	35.67	61	33.16	30.57	56
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-60.61	-40.81	31	416.82	64.27	94	10.74	27.98	45	20.64	183.32	20	16.94	26.69	52
Investment securities	55.26	11.76	88	4.11	32.48	18	17.31	31.36	41	8.21	23.62	29	13.78	11.75	67
Core deposits	79.72	4.57	98	15.32	16.96	51	12.85	16.94	44	18.52	26.88	22	8.56	11.23	52
Noncore funding	254.29	36.20	93	-50.70	-21.64	11	-43.88	-14.79	16	-41.30	-12.18	16	19.22	6.59	78

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			6,870,095	6,517,840	6,162,658
Commit: Secured commercial real estate loans	1,815,086	830,026	847,857	697,909	799,331
Commit: Unsecured real estate loans	96,005	65,317	66,895	116,542	29,263
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	382,988	220,895	224,061	207,201	188,103
Standby letters of credit	57,368	49,783	58,175	30,522	29,180
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	451,764	355,096	338,182	338,911	223,360
Credit derivatives - notional amount (holding company as guarantor)	116,667	82,835	66,041	80,486	65,709
Credit derivative contracts w/ purchased credit protection-investment grade..	116,667	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	57,000
Written options contracts (interest rate)	752,135	724,880	795,654	755,872	713,312
Purchased options contracts (interest rate).....	3,596,098	1,693,509	1,780,465	1,713,092	1,828,122
Interest rate swaps.....	11,962,210	7,407,644	7,274,963	7,488,595	7,978,416
Futures and forward foreign exchange	72,089	33,552	47,160	50,028	62,694
Written options contracts (foreign exchange).....	0	0	0	0	0
Purchased options contracts (foreign exchange).....	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other).....	0	0	0	0	0
Purchased options contracts (commodity and other).....	0	0	0	0	0
Commodity and other swaps	60	60	60	60	60

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						19.68	22.78	48	19.97	22.01	51	20.26	23.52	49	
Standby letters of credit	0.55	0.66	55	0.62	0.66	61	0.64	0.65	62	0.63	0.71	60	0.62	0.84	53
Commercial and similar letters of credit	0.08	0.02	89	0.14	0.02	93	0.17	0.02	94	0.09	0.02	90	0.10	0.02	92
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.65	0.27	78	1	0.24	87	0.97	0.24	85	1.04	0.35	85	0.73	0.42	76
Credit derivatives - notional amount (holding company as beneficiary).....	0.17	0.17	68	0.23	0.18	72	0.19	0.18	70	0.25	0.30	71	0.22	0.52	72
Credit derivative contracts w/ purchased credit protection-investment grade..	0.17	0.20	75	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	23.72	44.74	60	27.87	47.31	64	28.35	46.30	66	30.66	48.62	65	34.97	68.47	62
Interest rate contracts	23.62	32.78	63	27.78	35.15	67	28.21	32.46	68	30.51	34.36	68	34.77	47.31	65
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0.19	10.67	35
Written options contracts (interest rate)	1.09	1.49	72	2.05	1.69	75	2.28	1.41	81	2.32	2.18	71	2.34	2.47	76
Purchased options contracts (interest rate).....	5.21	1.57	87	4.79	1.29	88	5.10	1.31	89	5.25	1.46	89	6.01	2.65	83
Interest rate swaps	17.32	23.04	60	20.94	20.27	63	20.84	20.49	64	22.94	20.83	65	26.22	28.86	71
Foreign exchange contracts	0.10	6.65	63	0.09	6.12	65	0.14	6.30	66	0.15	6.01	60	0.21	10.12	58
Futures and forward foreign exchange contracts	0.10	4.26	66	0.09	3.76	66	0.14	3.78	68	0.15	3.47	62	0.21	5.23	62
Written options contracts (foreign exchange).....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange).....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts.....	0	1.18	70	0	0.91	69	0	0.92	69	0	1.86	65	0	3.32	63
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other).....	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other).....	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	75	0	0.30	75	0	0.31	76	0	0.32	72	0	0.38	70
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						31.81	44.98	41	30.44	42.82	45	32.05	45.53	45	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	16,382,592	9,859,645	9,898,302	10,007,647	10,639,604
Interest rate contracts	16,310,443	9,826,033	9,851,082	9,957,559	10,576,850
Foreign exchange contracts.....	72,089	33,552	47,160	50,028	62,694
Equity, commodity, and other contracts	60	60	60	60	60
Derivatives Position					
Futures and forwards	72,089	33,552	47,160	50,028	119,694
Written options	752,135	724,880	795,654	755,872	713,312
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	752,135	724,880	795,654	755,872	713,312
Purchased options	3,596,098	1,693,509	1,780,465	1,713,092	1,828,122
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	3,596,098	1,693,509	1,780,465	1,713,092	1,828,122
Swaps	11,962,270	7,407,704	7,275,023	7,488,655	7,978,476
Held for trading.....	13,524,874	8,828,274	8,883,113	8,939,868	9,022,415
Interest rate contracts	13,452,725	8,794,662	8,835,893	8,889,780	8,959,661
Foreign exchange contracts.....	72,089	33,552	47,160	50,028	62,694
Equity, commodity, and other contracts	60	60	60	60	60
Non-traded.....	2,857,718	1,031,371	1,015,189	1,067,779	1,617,189
Interest rate contracts	2,857,718	1,031,371	1,015,189	1,067,779	1,617,189
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	15,747,124	9,134,765	9,102,648	9,251,775	9,869,293
One year or less	1,585,350	1,013,430	1,293,765	753,737	665,392
Over 1 year to 5 years	8,249,333	4,416,615	4,242,860	4,573,969	5,079,608
Over 5 years	5,912,441	3,704,720	3,566,023	3,924,069	4,124,293
Gross negative fair value (absolute value)	426,761	17,634	21,743	12,227	10,480
Gross positive fair value.....	219,483	206,303	159,093	332,797	145,790
Held for trading.....	219,204	179,080	141,430	292,301	133,606
Non-traded.....	279	27,223	17,663	40,496	12,184
Current credit exposure on risk-based capital derivative contracts	202,580	201,259	152,649	330,454	140,465
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	99.56	93.95	41	99.66	94.10	41	99.52	94.17	41	99.50	94.10	46	99.41	93.44	49
Foreign exchange contracts	0.44	3.10	63	0.34	3.22	63	0.48	3.47	63	0.50	3.49	60	0.59	3.20	57
Equity, commodity, and other contracts	0	1.15	70	0	1.21	68	0	1.14	68	0	1.17	64	0	1.64	62
Futures and forwards	0.44	9.12	29	0.34	12.59	23	0.48	11.16	22	0.50	14.05	20	1.12	13.49	23
Written options	4.59	5.29	60	7.35	7.18	63	8.04	6.28	67	7.55	8.18	59	6.70	5.91	66
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	4.59	4.93	61	7.35	6.91	64	8.04	5.96	70	7.55	7.73	61	6.70	5.10	70
Purchased options	21.95	4.14	93	17.18	3.41	94	17.99	3.27	95	17.12	3.42	93	17.18	4.42	87
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	21.95	3.58	93	17.18	3.01	94	17.99	2.87	96	17.12	2.86	94	17.18	3.35	91
Swaps	73.02	77.96	35	75.13	71.71	42	73.50	74.26	36	74.83	68.76	46	74.99	69.75	45
Held for trading	82.56	38.03	70	89.54	40.70	75	89.74	40.42	76	89.33	43.53	75	84.80	44.16	70
Interest rate contracts	82.12	31.70	80	89.20	34.66	85	89.27	34.15	87	88.83	36.62	87	84.21	37.24	82
Foreign exchange contracts	0.44	1.66	74	0.34	1.55	73	0.48	1.68	74	0.50	1.60	71	0.59	1.60	69
Equity, commodity, and other contracts	0	0.57	80	0	0.61	80	0	0.60	81	0	0.68	77	0	0.83	72
Non-traded	17.44	61.97	29	10.46	59.30	24	10.26	59.58	23	10.67	56.47	25	15.20	55.84	29
Interest rate contracts	17.44	57.96	32	10.46	56.22	25	10.26	56.71	23	10.67	53.82	25	15.20	52.22	29
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	96.12	93.16	39	92.65	91.91	35	91.96	92.53	31	92.45	91.48	35	92.76	93.86	29
One year or less	9.68	37.29	31	10.28	27.90	36	13.07	27.56	42	7.53	32.05	28	6.25	32.17	25
Over 1 year to 5 years	50.35	22.61	85	44.79	29.78	71	42.86	27.01	71	45.70	27.06	78	47.74	30.45	75
Over 5 years	36.09	26.09	67	37.57	29.19	59	36.03	29.89	60	39.21	29.56	61	38.76	28.09	65
Gross negative fair value (absolute value)	2.60	2.48	54	0.18	1.18	12	0.22	0.98	15	0.12	1.55	7	0.10	0.83	8
Gross positive fair value	1.34	2.55	32	2.09	1.59	72	1.61	1.34	66	3.33	2.23	76	1.37	1.19	58
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.07	0.10	59	0.01	0.05	28	0.01	0.04	32	0	0.07	18	0	0.06	25
Gross positive fair value (X)	0.04	0.10	48	0.07	0.06	70	0.05	0.05	72	0.12	0.09	74	0.05	0.07	70
Held for trading (X)	0.04	0.06	69	0.06	0.05	75	0.05	0.04	77	0.11	0.07	77	0.05	0.06	75
Non-traded (X)	0	0.02	10	0.01	0.01	55	0.01	0.01	53	0.02	0.02	64	0	0.01	58
Current credit exposure (X)	0.03	0.06	59	0.07	0.05	76	0.05	0.04	76	0.12	0.06	82	0.05	0.05	72
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.39	0.70	57	0.87	0.59	76	0.64	0.46	76	1.47	0.85	80	0.65	0.73	74

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	301,187	359,431	359,431	209,096	212,353
Gross losses	64,830	16,473	18,654	55,333	52,478
Write-downs, transfers to loans held-for-sale	25,652	4,261	4,261	14,544	244
Recoveries	17,775	11,399	14,825	10,252	11,421
Net losses	47,055	5,074	3,829	45,081	41,057
Provision for loan and lease losses	232,148	-39,435	-54,415	137,848	37,800
Adjustments	88,045	0	0	57,568	0
Ending balance	574,325	314,922	301,187	359,431	209,096
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.49	0.09	93	-0.16	-0.12	36	-0.16	-0.09	31	0.43	0.51	38	0.13	0.15
Provision for loan and lease losses / Average loans and leases	0.74	0.16	93	-0.24	-0.21	38	-0.25	-0.16	35	0.64	0.82	40	0.20	0.24
Provision for loan and lease losses / Net loan and lease losses	493.35	151.30	81	-777.20	-65.12	8	-1,421.13	-105.48	7	305.78	487.86	44	92.07	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.17	59	1.46	1.32	67	1.35	1.23	66	1.66	1.58	64	1.04	0.83
Allowance for loan and lease losses / Total loans and leases	1.20	1.15	59	1.46	1.30	67	1.35	1.20	67	1.66	1.55	66	1.04	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	9.15	38.64	36	46.55	17.40	91	78.66	21.39	92	7.97	11.58	54	5.09	8.03
Allowance for loan and lease losses / Nonaccrual assets	286.83	428.13	43	309.80	330.05	60	273.99	364.13	46	213.98	299.17	42	138.15	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	285.82	320.87	56	309.48	271.93	69	267.91	287.08	56	213.42	244.34	49	138.15	151.73
Gross loan and lease losses / Average loans and leases	0.21	0.16	71	0.10	0.20	34	0.09	0.19	29	0.26	0.34	51	0.27	0.28
Recoveries / Average loans and leases	0.06	0.07	47	0.07	0.08	52	0.07	0.08	49	0.05	0.07	38	0.06	0.08
Net losses / Average loans and leases	0.15	0.09	75	0.03	0.12	24	0.02	0.11	22	0.21	0.27	51	0.21	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.06	0	99	0.02	0	97	0.02	0	93	0.07	0	97	0	81
Recoveries / Prior year-end losses	95.29	34.26	95	20.60	25.09	52	26.79	34.67	46	19.54	33.98	27	26.32	36.22
Earnings coverage of net loan and lease losses (X)	15.24	36.38	39	69.44	26.30	83	125.21	39.72	84	9.27	22.91	41	12.77	24.40
Net Loan and Lease Losses By Type														
Real estate loans	0.01	-0.01	83	0.01	0.02	61	-0.01	0.02	26	0.01	0.04	36	0.04	0.01
Real estate loans secured by 1-4 family	-0.07	-0.02	12	-0.07	-0.01	10	-0.08	-0.02	8	-0.01	0.01	29	0.02	0.01
Revolving	-0.01	-0.06	56	0.01	-0.07	79	0	-0.07	57	0.04	0.01	72	0	0.02
Closed-end	-0.08	-0.01	6	-0.09	-0.01	4	-0.09	-0.01	5	-0.02	0	23	0.03	0
Commercial real estate loans	0.06	0	90	0.11	0.04	78	0.07	0.04	74	0.03	0.07	50	0.06	0.01
Construction and land development	0.46	-0.02	97	-0.05	0.01	17	-0.03	0	22	0	0	46	-0.03	-0.01
1-4 family	0	0	59	0	0	57	0	0	57	0	0	32	-0.02	0
Other	0.46	-0.01	97	-0.05	0.01	14	-0.03	0	19	0	0	40	0	-0.01
Multifamily	0.01	0	90	0	0.01	26	0	0.01	26	0	0	32	0.09	0
Nonfarm nonresidential	0.03	0	82	0.14	0.05	81	0.09	0.05	77	0.04	0.11	48	0.06	0.02
Owner-occupied	0.03	0	95	0.11	0.01	95	0.07	0.01	92	0.03	0.02	74	0.06	0.01
Other	0	0.01	31	0.03	0.04	67	0.03	0.04	63	0.01	0.08	42	0	0.01
Real estate loans secured by farmland	0	0	55	-0.01				0		0	0.02	46	0	0.01
Commercial and industrial loans	0.41	0.11	87	0.01	0.19	24	0.02	0.17	23	0.50	0.47	62	0.47	0.37
Loans to individuals	2.20	0.76	90	4.18	0.72	97	4.27	0.71	96	3.79	1.13	92	3.73	1.17
Credit card loans		1.94			2.27			1.84			2.92			3.11
Agricultural loans		0.02			0.02			0.02			0.19			0.08
Loans to foreign governments and institutions		0.05			0			0			0			0
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0.05	0.15	52	0	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	45,142		16,965		19,419		32,537		42,706						
90+ days past due loans and leases	703		105		2,496		445		0						
Nonaccrual loans and leases	200,235		101,654		109,927		167,971		151,359						
Total past due and nonaccrual loans and leases	246,080		118,724		131,842		200,953		194,065						
Restructured 30–89 days past due	1,133		1,469		1,374		4,000		5,558						
Restructured 90+ days past due	0		0		20		0		0						
Restructured nonaccrual	65,125		46,467		52,090		94,286		100,989						
Total restructured loans and leases	66,258		47,936		53,484		98,286		106,547						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		14,937		0		0		0						
Total past due and nonaccrual loans held for sale	0		14,937		0		0		0						
Restructured loans and leases in compliance	104,570		115,308		109,232		136,090		130,976						
Other real estate owned	2,111		2,439		2,812		2,134		6,203						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases	0.09	0.33	19	0.08	0.29	12	0.09	0.32	14	0.15	0.39	19	0.21	0.43	26
90+ days past due loans and leases	0	0.10	25	0	0.09	21	0.01	0.10	38	0	0.12	25	0	0.15	8
Nonaccrual loans and leases	0.42	0.37	65	0.47	0.54	48	0.49	0.46	58	0.78	0.66	65	0.75	0.51	77
90+ days past due and nonaccrual loans and leases	0.42	0.52	51	0.47	0.68	37	0.50	0.62	45	0.78	0.85	53	0.75	0.71	57
30–89 days past due restructured	0	0.01	54	0.01	0.01	69	0.01	0.01	67	0.02	0.01	77	0.03	0.01	77
90+ days past due restructured	0	0.01	31	0	0	30	0	0	64	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.14	0.09	74	0.22	0.12	82	0.23	0.10	83	0.44	0.13	93	0.50	0.14	95
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0.07	0	96	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.09	0.33	18	0.08	0.29	12	0.09	0.32	14	0.15	0.40	19	0.21	0.43	26
90+ days past due assets	0	0.10	22	0	0.09	19	0.01	0.10	37	0	0.12	24	0	0.15	6
Nonaccrual assets	0.42	0.37	64	0.47	0.55	48	0.49	0.47	58	0.78	0.67	65	0.75	0.53	76
30+ days past due and nonaccrual assets	0.51	0.89	38	0.55	1	21	0.59	0.97	31	0.93	1.29	37	0.97	1.19	53
Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
90+ days past due and nonaccrual assets	0.29	0.33	57	0.29	0.40	41	0.32	0.36	52	0.52	0.52	57	0.50	0.44	61
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.35	55	0.29	0.42	37	0.33	0.37	52	0.52	0.55	54	0.52	0.48	59
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Total assets	0.45	0.38	69	0.62	0.48	72	0.64	0.41	78	0.95	0.60	85	0.97	0.53	88
Allowance for loan and lease losses	53.64	55.46	56	70.13	67.85	60	74.16	62.64	71	86.30	66.66	76	140.65	115.41	73
Equity capital + allowance for loan and lease losses	3.67	3.63	55	5.97	4.12	80	5.97	3.60	82	8.63	4.97	86	8.61	4.28	90
Tier 1 capital + allowance for loan and lease losses	4.74	3.90	69	6.92	4.89	77	6.87	4.30	79	10.18	6.05	87	10.25	5.65	89
Loans and leases + other real estate owned	0.64	0.61	63	1.02	0.82	68	1	0.71	77	1.43	0.97	80	1.46	0.85	86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.09	0.23	26	0.08	0.25	23	0.08	0.26	22	0.16	0.39	24	0.22	0.38	32
	90+ days past due	0	0.11	17	0	0.12	15	0	0.12	41	0	0.16	14	0	0.16	13
	Nonaccrual.....	0.36	0.41	53	0.45	0.60	49	0.33	0.52	36	0.73	0.76	57	0.66	0.46	73
Commercial and industrial	30–89 days past due.....	0.12	0.29	31	0.08	0.24	28	0.10	0.24	33	0.12	0.23	43	0.14	0.31	31
	90+ days past due	0.01	0.06	40	0	0.02	43	0.03	0.04	62	0.01	0.03	47	0	0.05	14
	Nonaccrual.....	0.72	0.47	74	0.58	0.65	53	0.86	0.57	76	0.95	0.75	69	1.03	0.83	65
Individuals	30–89 days past due.....	0.59	0.83	43	0.86	0.60	74	0.66	0.63	58	0.95	0.83	65	2.31	0.83	90
	90+ days past due	0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....	0.44	0.17	83	0.27	0.17	72	0.26	0.17	74	0.42	0.28	75	0.54	0.17	91
Depository institution loans	30–89 days past due.....		0			0.03			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due.....		0.09			0.11			0.07			0.17			0.24	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.27			0.51			0.70			0.49			0.67	
Foreign governments	30–89 days past due.....		0			0			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	0.07	0.13	61	0	0.11	15	0	0.12	16	0.09	0.18	57	0	0.20	30
	90+ days past due	0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0	0.06	23	0.10	0.13	68	0.06	0.09	63	0.21	0.15	71	0.38	0.13	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.20	0.39	38	0.14	0.36	30	0.12	0.46	14	0.28	0.65	24	0.39	0.67	30
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.59	0.58	59	0.62	0.76	46	0.55	0.71	44	1.08	0.89	68	1.04	0.73	76
Revolving	30–89 days past due	0.31	0.31	50	0.30	0.33	48	0.25	0.28	50	0.25	0.48	31	0.47	0.45	52
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	1.40	0.86	79	0.68	1.05	54	0.73	1.18	58	0.74	1.13	50	0.69	1	55
Closed-end	30–89 days past due	0.19	0.41	32	0.11	0.36	32	0.10	0.49	13	0.29	0.65	25	0.37	0.70	28
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.48	0.57	55	0.61	0.71	47	0.52	0.67	45	1.16	0.87	75	1.12	0.70	81
Junior lien	30–89 days past due	0.02	0.01	82	0.04	0.01	93	0.03	0.01	87	0.06	0.02	92	0.10	0.02	93
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.14	0.02	96	0.20	0.04	96	0.19	0.03	96	0.29	0.04	96	0.29	0.04	95
Commercial real estate	30–89 days past due	0.03	0.13	26	0.01	0.16	14	0.04	0.15	31	0.03	0.26	19	0.02	0.18	16
	90+ days past due	0	0.01	29	0	0.01	26	0.01	0.01	72	0	0.02	23	0	0.03	19
	Nonaccrual	0.24	0.29	54	0.26	0.48	39	0.10	0.38	19	0.35	0.62	38	0.20	0.23	51
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	22	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.03	0.14	52	0	0.31	14	0.06	0.20	50	0.05	0.41	35	0.46	0.20	84
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.03	0.01	81	0	0.02	31	0.06	0.01	87	0.05	0.03	79	0.46	0.02	96
Other	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	27	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30–89 days past due	0.01	0.04	63	0	0.09	26	0	0.07	27	0.05	0.09	57	0.01	0.08	47
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.03	0.06	63	0	0.13	21	0	0.17	21	0.09	0.11	61	0.38	0.05	95
Nonfarm non-residential	30–89 days past due	0.04	0.10	37	0.02	0.12	26	0.05	0.13	43	0.03	0.23	24	0.03	0.14	17
	90+ days past due	0	0.01	33	0	0.01	28	0.01	0.01	80	0	0.02	26	0	0.03	22
	Nonaccrual	0.38	0.36	63	0.34	0.58	42	0.12	0.45	19	0.43	0.80	38	0.14	0.28	32
Owner Occupied	30–89 days past due	0.03	0.04	50	0	0.04	21	0.01	0.04	36	0.03	0.07	40	0.03	0.07	30
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.06	0.12	41	0.32	0.20	77	0.12	0.17	45	0.39	0.27	70	0.12	0.16	48
Other	30–89 days past due	0.01	0.05	39	0.01	0.07	44	0.04	0.08	64	0	0.14	26	0	0.07	9
	90+ days past due	0	0	39	0	0.01	34	0.01	0	87	0	0.01	33	0	0.01	30
	Nonaccrual	0.32	0.21	75	0.02	0.31	17	0	0.23	15	0.04	0.44	15	0.02	0.10	32
Farmland	30–89 days past due	0	0.09	32		0.13			0.10		0	0.11	30	0	0.23	23
	90+ days past due	0	0	45		0.01			0		0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23		1.06			0.69		0	1.13	19	0	0.84	19
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	5,736,317	979,084	982,579	969,810	1,037,453										
Retained earnings	2,588,162	2,323,962	2,393,485	2,152,214	2,061,352										
Accumulated other comprehensive income (AOCI)	-736,901	1,508	-22,580	42,256	-36,072										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	7,587,578	3,304,554	3,353,484	3,164,280	3,062,733										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	2,686,756	573,257	571,774	578,892	582,443										
Accumulated other comprehensive income-related adjustments	-736,902	1,508	-22,580	42,257	-36,071										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	5,637,724	2,729,789	2,804,290	2,543,131	2,516,361										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	5,637,724	2,729,789	2,804,290	2,543,131	2,516,361										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	283,979	145,037	145,037	145,037	145,037										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	283,979	145,037	145,037	145,037	145,037										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	283,979	145,037	145,037	145,037	145,037										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	592,782	77,320	77,320	77,320	77,320										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	469,751	248,034	238,417	280,164	211,463										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	1,062,533	325,354	315,737	357,484	288,783										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	1,062,533	325,354	315,737	357,484	288,783										
Exited advanced approach tier 2 capital															
Total capital	6,984,236	3,200,180	3,265,064	3,045,652	2,950,181										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	68,632,766	34,903,707	35,411,940	32,893,130	30,295,123										
Less: Deductions from common equity tier 1 capital	2,686,756	573,257	571,774	578,892	582,443										
Less: Other deductions	0	0	0	14,744	0										
Total assets for leverage ratio	65,946,010	34,330,450	34,840,166	32,299,494	29,712,680										
Total risk-weighted assets	52,150,102	23,201,511	23,930,456	22,411,371	21,771,978										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.81	11.77	39	11.77	12.59	41	11.72	12.37	41	11.35	12.35	36	11.56	12.11	45
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.36	12.48	39	12.39	13.31	41	12.32	13.11	41	11.99	13.08	36	12.22	12.78	44
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.39	14.27	38	13.79	15.21	24	13.64	14.91	30	13.59	15.23	23	13.55	14.36	42
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.98	9.22	43	8.37	9.07	30	8.47	8.98	36	8.32	9.13	27	8.96	9.76	31
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			207			74			78			195				224	179.73	-20.69
Other insurance activities income			207			74			78			195				224	179.73	-20.69
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			1,230,640			572,367			572,305			564,196				550,652	115.01	133.02

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.01	0.36	39	0.01	0.38	31	0.01	0.36	31	0.02	0.41	35	0.02	0.47	36			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.94	12.02	77	17.94	11.72	73	17.61	12	71	18.51	11.03	82	19.18	11.51	79			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019	
Foreign Activities									
Total foreign loans and leases	0		0		0		15,335		17,407
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans	0		0		0		15,335		17,407
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	11,866		0		0		0		0
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	11,866		0		0		15,335		17,407
Total foreign deposits	45,362		151,276		124,826		156,320		118,672
Interest-bearing deposits	45,362		151,276		124,826		156,320		118,672
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans	0.84		0	0.63	34	0	0.66	33	0
Cost: Interest-bearing deposits.....	0.15	0.52	25	0.16	0.12	66	0.16	0.14	62
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans	0.26		0.18		0.20		5.18		27.03
Commercial and industrial loans	0.13		0.86		0.79		0.64		0.29
Foreign governments and institutions	0.05		0		0		0		0
Growth Rates									
Net loans and leases.....	20.31		-100	-0.16	2	-100	6.83	1	-11.90
Total selected assets.....	21.10		-100	3.36	2	-100	9.48	1	-11.90
Deposits	-70.01	-2.72	10	31.64	10.74	82	-20.15	0.73	17

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	11.96	20.96	20.21	18.11	17.37	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		375,223	160,300	200,394	21,829	364,682	134.08	367.04
Dividends		375,000	160,000	200,000	20,000	360,000	134.38	368.75
Interest		223	300	394	1,829	4,682	-25.67	-34.60
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		73	55	73	87	128	32.73	1.39
Dividends		73	55	73	87	128	32.73	1.39
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		375,296	160,355	200,467	21,916	364,810	134.04	366.71
Securities gains (losses)		0	0	0	0	0		
Other operating income		466,736	8,367	15,579	6,815	6,045	5478.30	10797.41
Total operating income		842,032	168,722	216,046	28,731	370,855	399.06	894.18
Operating Expenses								
Personnel expenses		587	558	778	851	661	5.20	-93.60
Interest expense		10,827	10,827	14,436	15,774	16,828	0.00	102.71
Other expenses		68,185	28,720	33,849	18,586	19,101	137.41	837.64
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		79,599	40,105	49,063	35,211	36,590	98.48	265.33
Income (loss) before taxes		761,583	128,568	167,489	-6,480	334,265	492.36	1110.63
Applicable income taxes (credit)		-17,124	-2,819	-3,121	-4,572	-4,670		
Extraordinary items								
Income before undistributed income of subsidiaries		778,707	131,387	170,610	-1,908	338,935	492.68	1084.72
Equity in undistributed income of subsidiaries		-379,175	166,439	238,254	222,529	43,788		
Bank subsidiaries		-375,625	166,184	237,889	225,256	44,850		
Nonbank subsidiaries		-3,550	255	365	-2,727	-1,062		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		399,532	297,826	408,864	220,621	382,723	34.15	115.33
Memoranda								
Bank net income		-625	326,184	437,889	245,256	404,850		
Nonbank net income		-3,477	310	438	-2,640	-934		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		8,354,197	93.73	3,473,546	87.69	3,524,521	87.74	3,338,715	3,077,699	140.51	227.41
Common and preferred stock		8,354,197	93.73	3,473,546	87.69	3,524,521	87.74	3,338,715	3,077,699	140.51	227.41
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		60,874	0.68	4,454	0.11	4,580	0.11	4,160	4,170	1266.73	1553.74
Common and preferred stock		60,874	0.68	4,454	0.11	4,580	0.11	4,160	4,170	1266.73	1553.74
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		150,522	1.69	151,323	3.82	151,877	3.78	150,000	150,000	-0.53	0.35
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		303,880	3.41	314,804	7.95	316,193	7.87	302,315	510,940	-3.47	110.42
Cash and due from unrelated depository institution		0	0	0	0	0	0	763	990	-100.00	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		43,914	0.49	16,971	0.43	19,920	0.50	14,010	15,583	158.76	168.52
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		8,913,387	100.00	3,961,098	100.00	4,017,091	100.00	3,809,963	3,759,382	125.02	210.87
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		482,061	5.41	486,794	12.29	485,611	12.09	490,343	463,044	-0.97	224.87
Subordinated notes and debentures		515,462	5.78	0	0	0	0	0	0	0	
Other liabilities		11,762	0.13	10,625	0.27	15,347	0.38	7,351	11,196	10.70	333.54
Balance due to subsidiaries and related institutions		77,692	0.87	77,490	1.96	77,808	1.94	77,644	77,372	0.26	0.48
Total liabilities		1,086,977	12.19	574,909	14.51	578,766	14.41	575,338	551,612	89.07	375.87
Equity Capital		7,826,410	87.81	3,386,189	85.49	3,438,325	85.59	3,234,625	3,207,770	131.13	196.59
Perpetual preferred stock (income surplus)		283,979	3.19	145,037	3.66	145,037	3.61	145,037	145,037	95.80	131.42
Common stock		1,828	0.02	937	0.02	937	0.02	937	937	95.09	95.09
Common surplus		6,161,297	69.12	1,104,885	27.89	1,108,594	27.60	1,109,532	1,113,250	457.64	448.31
Retained earnings		2,543,015	28.53	2,260,560	57.07	2,333,288	58.08	2,077,522	2,058,668	12.49	66.09
Accumulated other comprehensive income		-736,901	-8.27	1,508	0.04	-22,580	-0.56	42,256	-33,388		
Other equity capital components		-426,808	-4.79	-126,738	-3.20	-126,951	-3.16	-140,659	-76,734		
Total liabilities and equity capital		8,913,387	100.00	3,961,098	100.00	4,017,091	100.00	3,809,963	3,759,382	125.02	210.87
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		77,320	0.87	77,320	1.95	77,320	1.92	77,320	77,320	0.00	0.00
Notes payable to subsidiaries that issued TPS		75,000	0.84	75,000	1.89	75,000	1.87	75,000	75,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	6.98	11.02	9	11.98	12.52	50	12.25	11.94	59	6.99	7.29	43	12.48	9.68	80	
Bank net income / Average equity investment in banks	-0.01	11.60	1	12.80	12.35	61	12.79	11.80	62	7.66	7.45	49	13.53	10.51	83	
Nonbank net income / Average equity investment in nonbanks	-9.95	9.71	1	9.66	13.18	49	10.09	13.12	50	-63.35	9.75	1	-22.67	7.89	3	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55		
Bank net income / Parent net income		98.76			109.52			96.45			111.17			88.16		
Nonbank net income / Parent net income		2.50			0.10			3.22			3.40			3.59		
Subsidiary holding companies' net income / Parent net income		85.68			66.57						65.35			68.34		
Leverage																
Total liabilities / Equity capital	13.89	18.39	51	16.98	16.51	69	16.83	16.81	67	17.79	20.06	67	17.20	20.43	65	
Total debt / Equity capital	12.75	12.61	64	14.38	11.37	72	14.12	11.71	70	15.16	14.41	68	14.44	14.31	69	
Total debt + notes payable to subs that issued TPS / Equity capital	13.70	14.76	56	16.59	13.41	72	16.30	13.63	71	17.48	16.67	69	16.77	16.36	68	
Total debt + Loans guaranteed for affiliate / Equity capital	12.75	12.68	63	14.38	11.46	72	14.12	11.77	70	15.16	14.68	68	14.44	14.56	68	
Total debt / Equity capital – excess over fair value	12.75	12.75	63	14.38	11.47	72	14.12	11.81	70	15.16	14.52	67	14.44	14.51	69	
Long-term debt / Equity capital		12.75	11.91	65	14.38	10.65	72	14.12	10.95	70	15.16	13.56	68	14.44	13.04	69
Short-term debt / Equity capital		0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital		0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital		0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt		91.79	39.59	89	71.70	40.69	75	84.41	39.86	83	72.38	34.67	82	47.52	28.44	68
Double Leverage																
Equity investment in subs / Equity capital	107.52	104.01	71	102.71	103.15	51	102.64	103.22	52	103.35	102.81	57	96.08	103.22	12	
Total investment in subs / Equity capital	107.52	109.29	60	102.71	108.29	42	102.64	108.40	41	103.35	110.16	40	96.08	111.07	5	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	1.11	0.39	78	0.23	0.27	53	0.22	0.29	52	0.49	0.47	57	-0.33	0.36	15	
Equity investment in subs – equity cap / Net income-div (X)	2.11	1.15	78	0.38	0.85	34	0.35	1.05	25	1.61	1.82	59		1.22		
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	319.39	130.36	92	111.56	152.56	37	109.26	152.85	33	18.67	136.59	2	202.97	177.68	66	
Cash from ops + noncash items + op expense / Op expense + dividend	-104.11	118.32	6	112.30	155.61	38	110.89	154.48	33	34.51	147.24	3	216.84	190.27	69	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	95.91	105.80	41	108.40	94.59	65	107.33	98.54	62	-10.06	134.08	1	205.78	116.34	91	
Pretax operating income + interest expense / Interest expense	7,134.11	1,565.66	90	1,287.48	1,645.53	48	1,260.22	1,835.33	48	58.92	2,016.32	6	2,086.36	1,968.54	71	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,149.63	1,454.22	84	1,115.71	1,896.20	47	1,092.47	1,770.77	48	65.32	1,539.23	6	1,687.05	1,632.83	63	
Dividends + interest from subsidiaries / Interest expense + dividends	187.06	150.57	71	127.66	174.48	41	119.66	174.12	34	12.97	150.43	3	219.78	210.80	61	
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30	
Net income / Current part of long-term debt + preferred dividends (X)	33.99	26.99	75	50.42	40.79	80	51.92	47.61	80	28.02	35.64	67	48.60	57.11	78	
Other Ratios																
Net assets that reprice within 1 year / Total assets	3.38	3.60	54	7.73	3.29	81	7.65	3.44	77	7.92	3.85	78	13.59	2.64	92	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due					0.30			0.60			0.17			0.10		0.04
Nonaccrual					0.65			1.04			0.92			1.03		0.54
Total					0.95			1.64			1.09			1.13		0.58
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.09	1.77	50	0.01	1.76	38	0.01	1.76	38	0.01	2.66	34	0.01	5.62	29	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	24.37	70.90	16	87.37	69.90	70	89.74	66.37	73	81.10	44.01	57.84	43			
Dividends declared / Net income	47.51	31.93	83	38.54	27.22	74	37.44	28.27	69	69.46	42.29	87	38.97	33.08	60	
Net income – dividends / Average equity.....	3.66	7.51	9	7.36	9.25	39	7.66	8.62	41	2.13	4.14	25	7.62	6.46	65	
Percent of Dividends Paid																
Dividends from bank subsidiaries	197.57	133.26	74	139.39	160.45	51	130.64	155.92	43	13.05	132.17	18	241.35	178.13	69	
Dividends from nonbank subsidiaries	0.04	2.76	51	0.05	6.19	46	0.05	4.90	47	0.06	3.41	50	0.09	7.53	40	
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42	
Dividends from all subsidiaries	197.61	183.35	69	139.44	213.42	39	130.68	203.53	34	13.11	174.85	7	241.44	260.40	57	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries		43.79		49.05	43.30	54	45.67	45.96	46	8.15	60.28	10	88.92	66.55	74	
Interest income from bank subsidiaries.....		0.21		0.09	0.11	77	0.09	0.11	77	0.75	0.36	80	1.16	0.54	79	
Management and service fees from bank subsidiaries		0.95		0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36	
Other income from bank subsidiaries.....		0		0	0	46	0	0	47	0	0	46	0	0	46	
Operating income from bank subsidiaries		52.71		49.14	48.70	50	45.76	51.33	44	8.90	62.88	10	90.08	69.36	67	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		47.96		17.74	66.90	35	16.67	62.63	31		56.39				82.95	
Interest income from nonbank subsidiaries.....		3.25		0	2.38	31	0	2.44	31		7.38				20.25	
Management and service fees from nonbank subsidiaries		0.51		0	0.66	39	0	0.37	40		0.86				1.92	
Other income from nonbank subsidiaries.....		0.12		0	0.11	44	0	0.07	45		0.16				1.06	
Operating income from nonbank subsidiaries		64.26		17.74	94.31	28	16.67	87.22	25		79.84				150.41	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40				6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	44.54	67.73	27	94.83	72.55	49	92.57	74.16	43	69.61	69.76	28	97.07	67.32	64	
Interest income from bank subsidiaries.....	0.03	0.98	53	0.18	0.27	75	0.18	0.23	77	6.37	0.63	93	1.26	0.80	75	
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36	
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44	
Operating income from bank subsidiaries		44.56	81.70	18	95.01	82.68	39	92.76	83.13	30	75.98	82.20	24	98.34	78.80	54
Dividends from nonbank subsidiaries	0.01	2.90	48	0.03	3.56	46	0.03	3.07	45	0.30	1.95	63	0.03	2.65	41	
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30	
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41	
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44	
Operating income from nonbank subsidiaries		0.01	4.41	37	0.03	5.69	34	0.03	4.67	33	0.30	4.70	53	0.03	7.29	27
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43	
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48	
Operating income from subsidiary holding companies.....		0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				83.37	
Loans and advances from subsidiaries / Total debt	7.75	27.96	40	15.88	28.03	52	15.92	26.38	53	15.77	27.08	52	16.70	28.33	51	